

Information to identify the case:

Debtor 1 Rafael Scolari
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9278**

EIN --_-----

Debtor 2 Cheryl A. Scolari
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2928**

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-30380-CMG**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Rafael Scolari

Cheryl A. Scolari

1/27/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Rafael Scolari
 Cheryl A. Scolari
 Debtors

Case No. 16-30380-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Jan 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2017.
 db/jdb

+Rafael Scolari, Cheryl A. Scolari, 439 Little Silver Point Road,
 Little Silver, NJ 07739-1732
 516462879 +Bk Of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413
 516462881 +Capital One Na, 6400 Main St, Williamsville, NY 14221-5858
 516462882 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 516462888 +Equifax, PO Box 740241, Atlanta, GA 30374-0241
 516462889 +Experian, Profile Maintenance, PO Box 9558, Allen, TX 75013-9558
 516462891 +KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
 516462908 +Nationstar, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 516462896 +Paul C. Chachko, 78 W Front St, Unit C, Red Bank, NJ 07701-1648
 516462897 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 516462904 +Trans Union Corporation, Public Records Department, 555 West Adams St.,
 Chicago, IL 60661-3631
 516462905 +Unifund CCR, LLC, 10625 Techwoods Circle, Cincinnati, OH 45242-2846
 516462907 +W. Peter Regan, Jr. Esq., Ragan & Ragan, PC, 3100 Route 138 West,
 Brinley Plaza, Building One, Wall, NJ 07719-9020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr

+EDI: QDESTRAFFI.COM Jan 31 2017 01:53:00 Daniel E. Straffi, 670 Commons Way, Building I,
 Toms River, NJ 08755-6431
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 31 2017 02:26:36 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 31 2017 02:26:32 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516462878 +EDI: ACCE.COM Jan 31 2017 01:53:00 Asset Acceptance Capital Corporation, 28405 Van Dyke,
 Warren, MI 48093-7132
 516462880 EDI: CAPITALONE.COM Jan 31 2017 01:53:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238
 516462883 +Fax: 602-659-2196 Jan 31 2017 02:29:26 Chexsystems, Inc., Attn: Customer Relations,
 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703
 516462884 +EDI: WFNNB.COM Jan 31 2017 01:53:00 Comenity Bank/Anntylr, Po Box 182273,
 Columbus, OH 43218-2273
 516462885 +EDI: WFNNB.COM Jan 31 2017 01:53:00 Comenity Bank/Pacsnwr, 995 W 122nd Ave,
 Westminster, CO 80234-3417
 516462886 +EDI: WFNNB.COM Jan 31 2017 01:53:00 Comenity Bank/Vctrsec, 220 W Schrock Rd,
 Westerville, OH 43081-2873
 516462887 +EDI: TSYS2.COM Jan 31 2017 01:53:00 Dsnb Bloom, Po Box 8218, Mason, OH 45040-8218
 516462892 +EDI: TSYS2.COM Jan 31 2017 01:53:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 516462894 +EDI: MID8.COM Jan 31 2017 01:53:00 Midland Funding, LLC, 8875 Aero Drive Ste 200,
 San Diego, CA 92123-2255
 516462895 +E-mail/PDF: bankruptcy@ncfsi.com Jan 31 2017 02:19:23 New Centruy Financial Services, Inc.,
 110 S. Jefferson Rd., Whippany, NJ 07981-1038
 516462899 +EDI: RMSC.COM Jan 31 2017 01:53:00 Synch/Banana Rep, Po Box 965005,
 Orlando, FL 32896-5005
 516462900 +EDI: RMSC.COM Jan 31 2017 01:53:00 Synch/Gap, Po Box 965005, Orlando, FL 32896-5005
 516462901 +EDI: RMSC.COM Jan 31 2017 01:53:00 Synch/Lord & Tay, Po Box 965015,
 Orlando, FL 32896-5015
 516462902 +EDI: RMSC.COM Jan 31 2017 01:53:00 Synch/Lowes, Po Box 965005, Orlando, FL 32896-5005
 516462903 +EDI: WTRRN BANK.COM Jan 31 2017 01:53:00 Target Nb, Po Box 673,
 Minneapolis, MN 55440-0673
 516462906 +EDI: VERIZONEAST.COM Jan 31 2017 01:53:00 Verizon, 500 Technology Dr Ste 30,
 Weldon Spring, MO 63304-2225

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516462893* +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 516462898* +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 516462890 ##+Fulton Friedman & Gullace, LLP, 35 Journal Square, Suite 401, Jersey City, NJ 07306-4024
 TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin
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Page 2 of 2
Total Noticed: 32

Date Rcvd: Jan 30, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2017 at the address(es) listed below:

Daniel E. Straffi dstraaffi@comcast.net, dstraaffi@ecf.epiqsystems.com
Denise E. Carlon on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR
STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATESM SERIES
2005-14 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jonathan Goldsmith Cohen on behalf of Debtor Rafael Scolari imclawgroupecf@gmail.com
Jonathan Goldsmith Cohen on behalf of Joint Debtor Cheryl A. Scolari imclawgroupecf@gmail.com
TOTAL: 4